

Fill in this information to identify the case:

Debtor 1 Richard Michael Callaghan Jr

Debtor 2 Joyce M Callaghan
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of PENNSYLVANIA
(State)

Case number 19-22310

Form 4100R

Amended Response to Notice of Final Cure payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK, N.A., AS INDENTURE TRUSTEE FOR THE CWHEQ REVOLVING HOME EQUITY LOAN TRUST, SERIES 2005-B

Court claim no. (if known): 9.2

Last 4 digits of any number you use to identify the debtor's account: 2 5 6 6

Property Address: 1704 ROUTE 356
Number Street

LEECHBURG PA 15656-2010
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 10/25/2024
MM/DD/YYYY

Creditor states that the debtors(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ 0.00
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ 0.00
- c. Total. Add lines a and b. (c) \$ 0.00

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

MM/DD/YYYY

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Debtor 1 Richard Michael Callaghan Jr
First Name Middle Name Last Name

Case number (if known) 19-22310

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

10/02/24

x /s/ Andrew M. Lubin
Signature

Date 10/02/24

Print Andrew M. Lubin
First Name Middle Name Last Name

Title Attorney for creditor

Company McCabe, Weisberg & Conway, LLC

If different from the notice address listed on the proof of claim to which this response applies:

Address 1420 Walnut Street, Suite 1501
Number Street
Philadelphia, PA 19102
City State Zip Code

Contact phone (215) 790 - 1010

Email ecfmail@mwc-law.com

**UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re: Richard Michael Callaghan, Jr. and
Joyce M Callaghan
Debtors

Chapter 13

Bankruptcy No. 19-22310

THE BANK OF NEW YORK MELLON FKA
THE BANK OF NEW YORK SUCCESSOR
INDENTURE TRUSTEE TO JPMORGAN
CHASE BANK, N.A., AS INDENTURE
TRUSTEE FOR THE CWHEQ REVOLVING
HOME EQUITY LOAN TRUST, SERIES
2005-B, or its Successor or Assignee
Movant

vs.

Ronda J. Winnecour
Richard Michael Callaghan, Jr. and Joyce M
Callaghan
Respondents

**CERTIFICATION OF SERVICE OF RESPONSE TO NOTICE OF FINAL CURE
PAYMENT**

I, Andrew M. Lubin, attorney for THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK, N.A., AS INDENTURE TRUSTEE FOR THE CWHEQ REVOLVING HOME EQUITY LOAN TRUST, SERIES 2005-B, hereby certify that I served a true and correct copy of the foregoing Amended Response to Notice of Final Cure Payment, by United States Mail, first class, postage prepaid, and/or electronic means, upon the following:

Date Served: 10/02/24

Richard Michael Callaghan,
Jr.
1887 St. Rt. 356
Leechburg, PA 15656

Elsie R. Lampl
435 South Maple Avenue
Greensburg, PA 15601
Attorney for Debtors

Ronda J. Winnecour
Suite 3250, USX Tower
600 Grant Street
Pittsburgh, PA 15219
Trustee

Joyce M Callaghan
1887 St. Rt. 356
Leechburg, PA 15656

Office of the United States
Trustee
1000 Liberty Avenue
Suite 1316
Pittsburgh, PA 15222

/s/ Andrew M. Lubin

MARISA MYERS COHEN, ESQUIRE ID #87830

ANDREW M. LUBIN, ESQUIRE ID # 54297

Attorney for THE BANK OF NEW YORK MELLON FKA
THE BANK OF NEW YORK SUCCESSOR INDENTURE
TRUSTEE TO JPMORGAN CHASE BANK, N.A., AS
INDENTURE TRUSTEE FOR THE CWHEQ
REVOLVING HOME EQUITY LOAN TRUST, SERIES
2005-B

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